

FILED  
9/6/23 10:38 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Jason E. Ritenour and  
Jodi L Ritenour,**

**Debtor(s).**

)  
) **Case No. 19-24856 GLT**  
)  
) **Chapter 13**  
)  
X Related dkt. No. 148

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**  
\_\_\_\_\_

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate 7/8/23**  
**Protection**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,903 effective 9/1/21.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement

of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☒ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$ \_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- 
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
-

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:  
\*Trustee direct fees shall be paid per order entered 7-11-23 DN 133  
\*Trustee's balance on hand (in the amount of \$32,914.73 as of 8/31/23), which amount includes \$31,702.77 in net sale proceeds arising out of the sale of 128 Braddock Drive, Latrobe, approved at Doc 133, shall be used, after Trustee fees, to first pay the balance due to timely filed priority claims, pay the balance due to Credit Acceptance (CI 1) and First Commonwealth (CI 15) as reflected in Trustee's records, and reserve \$2000 for a fee application to be filed, with the remainder to be distributed to timely filed general unsecured creditors.

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended

plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic

stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 9/6/23

  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Jason E. Ritenour  
Jodi L Ritenour  
Debtors

Case No. 19-24856-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 06, 2023

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 87

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jason E. Ritenour, Jodi L Ritenour, 446 Donohoe Road, Greensburg, PA 15601-6989
r	+ Stephen Limani, Realty One Group Gold Standard, 432 Frye Farm Rd, Greensburg, PA 15601-6808
15183188	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
15183185	+ Capital One, c/o Unifund LLC, 10625 Techwood Cir, Cincinnati, OH 45242-2846
15183186	Capital One Maurices, PO Box 20253, Salt Lake City, UT 84130
15183191	+ Credit Control, PO Box 189, Hazelwood, MO 63042-0189
15183197	+ Excelsa Health, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183198	+ Excelsa Health Latrobe Hospital, PO Box 645677, Pittsburgh, PA 15264-5254
15183199	+ Exdela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15183204	+ FNB Consumer Discount Co., 6291 State Route 30, Greensburg, PA 15601-7597
15197385	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183207	+ Jessica Ritenour, 546 Hickory Drive, Greensburg, PA 15601-4517
15183211	+ Latrobe City, PO Box 829, Latrobe, PA 15650-0829
15183212	Latrobe Hospital, 132 Industrial Park Rd., Suite 2400, Greensburg, PA 15601
15183216	+ Magee Women's Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183218	Midland Credit Management, 250 Cairino De La Reina, Suite 100, San Diego, CA 92108
15183220	+ Oliphant Financial, PO Box 740882, Atlanta, GA 30374-0882
15183226	+ Radiologic Consultants, 717 E. Pittsburg Street, Greensburg, PA 15601-2636
15183228	+ Regency Finance, 6291 St Rt 30, Greensburg, PA 15601-7597
15183229	+ Richard M. Squire & Associates, LLC, One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
15183231	+ Southern Credit Adjusters, Inc., PO Box 2764, Rocky Mount, NC 27802-2764
15183237	+ TDRCS Littman Jewelers, 1201 Hooper Avenue, Toms River, NJ 08753-3203
15183240	+ Westmoreland Emergency Medicine, c/o Southern Credit Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Sep 06 2023 23:31:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 06 2023 23:43:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 06 2023 23:31:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15183180	+ Email/Text: G06041@att.com	Sep 06 2023 23:32:00	AT&T/Directv, PO Box 5014, Carol Stream, IL 60197-5014
15183179	^ MEBN	Sep 07 2023 10:59:21	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15183181	+ Email/Text: Bankruptcy@ICSystem.com		

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User: auto

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		Sep 06 2023 23:31:00	Banfield Pet Hospital, c/o IC Systems Collection, PO Box 64378, Saint Paul, MN 55164-0378
15183182	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 06 2023 23:31:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15184422	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 06 2023 23:31:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15183183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 06 2023 23:43:07	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15202051	+ Email/PDF: rmscedi@recoverycorp.com	Sep 06 2023 23:56:11	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15183184	+ Email/Text: bnc-thebureaus@quantum3group.com	Sep 06 2023 23:31:00	Capital One, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
15183187	+ Email/Text: bankruptcy@capvs.com	Sep 06 2023 23:32:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Ste. 4A, Valhalla, NY 10595-2323
15175370	+ Email/Text: bankruptcy@capvs.com	Sep 06 2023 23:32:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15183189	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 06 2023 23:31:00	Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
15443127	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 06 2023 23:31:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, Florida 33146-1839
15174684	+ Email/Text: ebnotifications@creditacceptance.com	Sep 06 2023 23:31:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
15183190	+ Email/Text: ebnotifications@creditacceptance.com	Sep 06 2023 23:31:00	Credit Acceptance Corp., PO Box 5070, Southfield, MI 48086-5070
15183193	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 06 2023 23:43:05	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15183215	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 06 2023 23:43:17	Macy's/DSNB, 9111 Duke Blvd., Mason, OH 45040
15197028	Email/Text: bnc-quantum@quantum3group.com	Sep 06 2023 23:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15183195	+ Email/Text: bknotice@ercbpo.com	Sep 06 2023 23:32:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15183194	+ Email/Text: asi@auditsystemsinc.net	Sep 06 2023 23:32:00	Elizur Hospital, c/o Audit Systems Inc., 3696 Ulmerton Rd., Ste 200, Clearwater, FL 33762-4237
15183196	^ MEBN	Sep 07 2023 10:59:19	Excelsa Health, c/o Collection Service Center, 836 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
15173994	Email/Text: SAABankruptcy@fcbanking.com	Sep 06 2023 23:31:00	First Commonwealth, PO Box 400, Indiana, PA 15701
15183200	+ Email/Text: data_processing@fin-rec.com	Sep 06 2023 23:31:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
15183202	+ Email/Text: SAABankruptcy@fcbanking.com	Sep 06 2023 23:31:00	First Commonwealth Bank, 22 N 6th Street, Indiana, PA 15701-1802
15183203	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 06 2023 23:32:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15183205	+ Email/Text: bankruptcy@greenskycredit.com	Sep 06 2023 23:31:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15183206	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 06 2023 23:31:00	Internal Revenue Service*, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA

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User: auto

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			19101-7346
15201238	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 06 2023 23:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15183208	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 06 2023 23:43:16	JPMCB Card, PO Box 15369, Wilmington, DE 19850
15189673	+ Email/Text: RASEBN@raslg.com	Sep 06 2023 23:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15183209	^ MEBN	Sep 07 2023 10:59:07	Kia Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
15179704	Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2023 23:43:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15183214	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2023 23:43:06	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15183210	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Sep 06 2023 23:31:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
15183213	+ Email/Text: Documentfiling@lciinc.com	Sep 06 2023 23:31:00	Lending Club Corp., 595 Market Street, Suite 400, San Francisco, CA 94105-5839
15183217	+ Email/Text: bankruptcy@marinerfinance.com	Sep 06 2023 23:31:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15197832	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 06 2023 23:32:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15183219	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 06 2023 23:32:00	Midland Funding, 320 E. Big Beaver Rd. #300, Troy, MI 48083-1271
15199679	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 06 2023 23:32:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15190447	+ Email/Text: ecfbankruptcy@progleasing.com	Sep 06 2023 23:32:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, Utah 84020-2315
15208890	+ Email/Text: bnc@bass-associates.com	Sep 06 2023 23:31:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15183221	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 06 2023 23:32:00	PA Department of Revenue*, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15183223	+ Email/Text: bncnotifications@pheaa.org	Sep 06 2023 23:31:00	PHEAA, PO Box 60610, Harrisburg, PA 17106-0610
15183224	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 06 2023 23:43:41	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15183657	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 06 2023 23:42:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15183222	+ Email/Text: convergent@ebn.phinsolutions.com	Sep 06 2023 23:32:11	Paypal, c/o Convergent Outsourcing Inc., 800 SW 39th St., Suite 100, PO Box 9004, Renton, WA 98057-9004
15176817	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 06 2023 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15183225	+ Email/Text: ecfbankruptcy@progleasing.com	Sep 06 2023 23:32:00	Progressive Leasing, LLC, 256 West Data Drive, Draper, UT 84020-2315
15183227	+ Email/Text: ngisupport@radiusgs.com	Sep 06 2023 23:31:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
15521244	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 06 2023 23:31:00	RightPath Servicing, P.O. Box 619096, Dallas, TX



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			75261-9096
15183232	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 06 2023 23:42:50	SYNCB/Levin/Wolf Furniture, PO Box 965036, Orlando, FL 32896-5036
15183233	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 06 2023 23:43:47	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15183234	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 07 2023 00:21:16	SYNCB/Paypal, PO Box 965005, Orlando, FL 32896-5005
15183235	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 06 2023 23:43:16	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15183230	+ Email/Text: bankruptcy@second-round.com	Sep 06 2023 23:32:00	Second Round LP, 4150 Freidrich Lane Ste 1, Austin, TX 78744-1052
15174415	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 06 2023 23:43:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15183236	+ Email/Text: bncmail@w-legal.com	Sep 06 2023 23:31:00	TD Bank USA, 7000 Target Parkway North, Mail Stop NCO-0450, Minneapolis, MN 55445-4301
15207295	+ Email/Text: bncmail@w-legal.com	Sep 06 2023 23:32:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15190232	+ Email/Text: tdebn@credbankserv.com	Sep 06 2023 23:31:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15183238	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 06 2023 23:32:00	The Bank of Missouri/Milestone, PO Box 4499, Beaverton, OR 97076-4499
15202230	Email/Text: bankruptcy@unifund.com	Sep 06 2023 23:31:00	Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati OH 45242
15183239	^ MEBN	Sep 07 2023 10:59:02	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 64

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183192	*+	Credit Control LLC, PO Box 189, Hazelwood, MO 63042-0189
15183201	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court:, First Commonwealth, PO Box 400, Indiana, PA 15701

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Total Noticed: 87

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Joseph F. Nicotero	on behalf of Joint Debtor Jodi L Ritenour josephnicotero@gmail.com
Joseph F. Nicotero	on behalf of Debtor Jason E. Ritenour josephnicotero@gmail.com
Michael John Clark	on behalf of Creditor Lakeview Loan Servicing LLC mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Joint Debtor Jodi L Ritenour lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Jason E. Ritenour lowdenscott@gmail.com

TOTAL: 14